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# Health Insurance

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**Definition:** Respondents, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare.

## Prevalence of No Health Insurance

- South Dakota 9.7%
- There is no nationwide median for no health insurance for 18-64 year olds

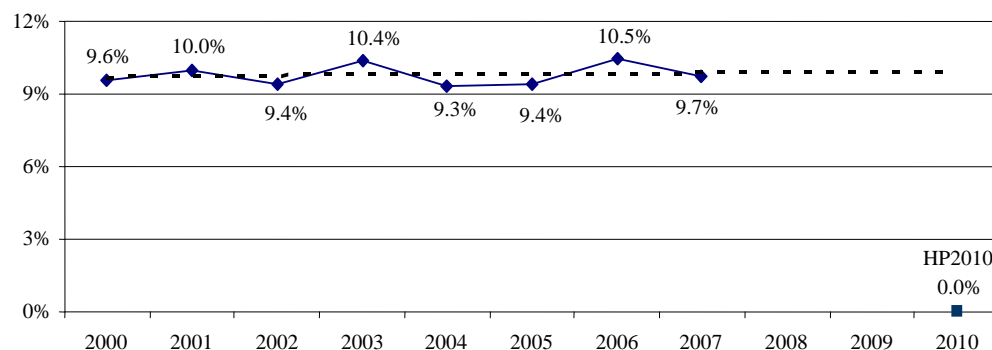
## Healthy People 2010 Objective

*Decrease the proportion of persons not insured to 0 percent.*

## Trend Analysis

Respondents ages 18 to 64 who stated they had no health insurance hit its peak in 2006 with 10.5 percent and decreased to 9.7 percent in 2007. South Dakota has yet to meet the *Healthy People 2010 Objective* of 0 percent people without health insurance.

**Figure 33**  
**Percent of Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2000-2007**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2007

## Demographics

<b>Gender</b>	There is no significant difference in the lack of health insurance between males and females.
<b>Age</b>	Lack of health insurance decreases as age increases.
<b>Race</b>	American Indians exhibit a significantly lower percentage of those uninsured than do whites. This difference is especially true for males.
<b>Region</b>	The northeast, central, and west regions demonstrate a very high prevalence of uninsured, while the southeast and American Indian counties regions show a very low prevalence. These regional differences are much more evident in females.

<b>Household Income</b>	Lack of health insurance generally decreases as household income increases. This includes a significant decrease as the \$25,000-\$34,999 income group is reached. This association is much more evident with males.
<b>Education</b>	Lack of health insurance decreases as education increases. This includes a significant decrease as the college graduate level is reached.
<b>Employment Status</b>	Those who are self-employed, unemployed, or a homemaker exhibit a very high prevalence of uninsured, while those who are employed for wages or retired show a very low prevalence.
<b>Marital Status</b>	Those who are divorced, separated, widowed, or have never been married demonstrate a very high prevalence of uninsured, while those who are married show a very low prevalence.

**Table 37**  
**Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2007**

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
<b>Total</b>	<b>4,440</b>	<b>9.7</b>	<b>(8.5-11.1)</b>	<b>1,881</b>	<b>9.3</b>	<b>(7.6-11.5)</b>	<b>2,559</b>	<b>10.0</b>	<b>(8.4-11.9)</b>
<b>Age</b>									
18-24	207	16.5	(11.3-23.4)	102	18.4	(11.1-29.0)	105	14.7	(8.3-24.8)
25-34	712	10.0	(7.7-12.9)	275	9.7	(6.2-14.8)	437	10.3	(7.6-13.9)
35-44	876	9.1	(7.1-11.5)	398	7.4	(4.9-10.8)	478	10.8	(8.0-14.5)
45-54	1,350	8.0	(6.5-10.0)	561	8.4	(6.0-11.7)	789	7.7	(5.9-10.0)
55-64	1,295	6.1	(4.8-7.7)	545	4.6	(3.1-6.8)	750	7.6	(5.7-10.2)
65-74	-	-	-	-	-	-	-	-	-
75+	-	-	-	-	-	-	-	-	-
<b>Race</b>									
White	3,811	9.5	(8.2-11.0)	1,617	9.1	(7.3-11.2)	2,194	10.0	(8.3-12.0)
American Indian	448	4.0	(2.4-6.6)	179	2.8	(1.3-6.1)	269	5.3	(2.7-9.9)
<b>Region</b>									
Southeast	1,004	6.2	(4.6-8.4)	449	6.2	(4.0-9.6)	555	6.1	(4.1-9.2)
Northeast	905	11.6	(8.8-15.1)	409	11.0	(7.1-16.6)	496	12.2	(8.8-16.8)
Central	877	12.8	(9.6-16.8)	360	11.8	(7.4-18.2)	517	13.8	(9.7-19.2)
West	1,026	13.4	(10.6-16.8)	405	13.0	(9.0-18.5)	621	13.7	(10.1-18.4)
American Indian Counties	628	6.4	(4.6-8.8)	258	7.7	(5.0-11.7)	370	5.1	(3.0-8.3)
<b>Household Income</b>									
Less than \$10,000	188	10.5	(5.8-18.2)	*	*	*	*	*	*
\$10,000-\$14,999	160	35.9	(24.7-48.9)	*	*	*	*	*	*
\$15,000-\$19,999	238	29.0	(20.6-39.2)	*	*	*	*	*	*
\$20,000-\$24,999	362	27.0	(20.1-35.3)	118	30.8	(19.9-44.3)	244	24.7	(16.4-35.4)
\$25,000-\$34,999	549	12.1	(8.7-16.6)	246	10.7	(6.3-17.7)	303	13.7	(9.2-19.9)
\$35,000-\$49,999	836	6.7	(4.7-9.3)	368	5.4	(3.1-9.1)	468	8.0	(5.1-12.3)
\$50,000-\$74,999	875	2.9	(1.8-4.7)	387	3.9	(2.1-7.1)	488	2.0	(1.1-3.6)
\$75,000+	880	2.7	(1.3-5.4)	432	2.6	(1.0-7.0)	448	2.7	(0.9-7.5)
<b>Education</b>									
8th Grade or Less	*	*	*	*	*	*	*	*	*
Some High School	183	14.6	(9.0-22.8)	*	*	*	*	*	*
High School or G.E.D.	1,328	14.5	(11.9-17.7)	636	14.3	(10.8-18.8)	692	14.8	(11.1-19.4)
Some Post-High School	1,345	10.4	(8.0-13.4)	513	10.6	(7.0-15.8)	832	10.2	(7.3-14.1)
College Graduate	1,535	3.7	(2.8-4.8)	634	2.4	(1.5-4.1)	901	4.9	(3.5-6.8)
<b>Employment Status</b>									
Employed for Wages	2,779	7.9	(6.4-9.6)	1,108	7.7	(5.7-10.4)	1,671	8.1	(6.1-10.5)
Self-employed	740	12.9	(10.1-16.4)	488	11.4	(8.2-15.8)	252	16.9	(12.1-23.1)
Unemployed	137	19.8	(12.1-30.7)	*	*	*	*	*	*
Homemaker	260	18.2	(12.8-25.2)	*	*	*	*	*	*
Retired	213	3.6	(1.8-7.0)	*	*	*	*	*	*
Unable to Work	226	11.0	(6.1-19.0)	*	*	*	*	*	*

**Table 37**  
**Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2007**

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
<b>Marital Status</b>									
Married/Unmarried Couple	2,939	6.1	(5.1-7.2)	1,223	4.3	(3.1-5.9)	1,716	7.7	(6.2-9.6)
Divorced/Separated	726	18.6	(14.8-23.1)	299	20.5	(14.3-28.6)	427	17.0	(12.9-22.0)
Widowed	161	15.5	(9.9-23.6)	*	*	*	*	*	*
Never Married	604	18.3	(13.7-24.0)	335	19.7	(13.8-27.2)	269	16.1	(9.6-25.8)

Note: \*Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2007

### **Further Analysis**

Following are data illustrating the percent of those aged 18 to 64 who did not have health insurance for various health behaviors and conditions. For example, 32.5 percent of respondents who stated they are dissatisfied or very dissatisfied with their life status have no health insurance, while 8.7 percent of respondents who stated they are satisfied or very satisfied with their life have no health insurance.

**Table 38**  
**No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2007**

<b>Health Behavior or Condition</b>	<b># Respondents</b>	<b>% No Health Insurance</b>	<b>95% CI</b>
Obese (BMI = 30.0+)	1,270	9.9	7.7-12.6
Overweight (BMI = 25.0-29.9)	1,666	9.5	7.5-11.9
Recommended Weight (BMI = 18.5-24.9)	1,263	9.5	7.3-12.2
No Leisure Time Physical Activity	991	11.4	8.9-14.4
Leisure Time Physical Activity	3,447	9.3	7.9-10.9
No Moderate Physical Activity	2,233	9.7	8.0-11.6
Moderate Physical Activity	2,058	9.3	7.5-11.5
No Vigorous Physical Activity	3,274	10.2	8.7-11.8
Vigorous Physical Activity	1,088	7.7	5.6-10.6
Less Than Five Servings of Fruits and Vegetables	3,629	10.1	8.7-11.6
At Least Five Servings of Fruits and Vegetables	810	7.9	5.6-11.0
Current Smoker	1,028	17.6	14.3-21.6
Former Smoker	1,087	7.5	5.5-10.1
Never Smoked	2,316	7.3	5.9-9.0
Smokeless Tobacco Use	254	11.9	6.8-19.9
No Smokeless Tobacco Use	4,184	9.5	8.3-10.9
Diabetes	300	5.7	3.2-10.0
No Diabetes	4,140	9.9	8.6-11.3
Hypertension	1,116	7.0	5.4-9.0
No Hypertension	3,323	10.3	8.9-12.0
High Blood Cholesterol	1,212	4.8	3.6-6.4
No High Blood Cholesterol	2,303	7.4	6.0-9.0
No Flu Shot (65+)	-	-	-
Flu Shot (65+)	-	-	-
No Pneumonia Shot (65+)	-	-	-
Pneumonia Shot (65+)	-	-	-
Doesn't Use Sun Block	2,929	10.4	8.9-12.3
Uses Sun Block	1,206	6.8	5.1-9.0
Doesn't Know Cervical Cancer - HPV Connection (Females)	383	16.9	12.0-23.4
Knows Cervical Cancer - HPV Connection (Females)	2,147	8.9	7.2-10.9
Drank Alcohol in Past 30 Days	2,618	10.1	8.4-12.0
No Alcohol in Past 30 Days	1,810	9.1	7.4-11.1

**Table 38 (continued)**  
**No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2007**

<b>Health Behavior or Condition</b>	<b># Respondents</b>	<b>% No Health Insurance</b>	<b>95% CI</b>
Binge Drinker	785	11.6	8.5-15.8
Not a Binge Drinker	3,593	9.0	7.7-10.4
Heavy Drinker	179	17.9	9.5-31.2
Not a Heavy Drinker	4,144	9.2	8.0-10.5
Previously Had a Heart Attack	157	10.2	5.3-18.7
Never Had a Heart Attack	4,271	9.7	8.4-11.1
Have Angina or Coronary Heart Disease	144	7.2	3.4-14.5
Do Not Have Angina or Coronary Heart Disease	4,272	9.7	8.5-11.1
Previously Had a Stroke	*	*	*
Never Had a Stroke	4,350	9.6	8.3-11.0
Current Asthma	298	14.4	9.1-22.1
Former Asthma	129	12.5	4.8-28.5
Never Had Asthma	3,991	9.2	7.9-10.6
Arthritis	1,223	11.1	8.6-14.3
No Arthritis	3,206	9.3	8.0-10.9
Arthritis - Activities Limited	614	16.4	12.6-21.0
No Arthritis - Activities Limited	3,802	8.8	7.5-10.2
Fair or Poor Health Status	567	13.0	9.8-17.1
Excellent, Very Good, or Good Health Status	3,865	9.3	8.0-10.8
Physical Health Not Good for 30 days of the past 30	245	16.3	10.4-24.7
Physical Health Not Good for 0-29 days of the past 30	4,154	9.3	8.1-10.7
Mental Health Not Good for 20-30 days of the past 30	286	20.0	13.2-29.1
Mental Health Not Good for 0-19 days of the past 30	4,110	8.9	7.7-10.3
Usual Activities Unattainable for 10-30 Days of the Past 30	278	14.9	9.8-22.0
Usual Activities Unattainable for 0-9 Days of the Past 30	4,142	9.3	8.1-10.7
Dissatisfied / Very Dissatisfied with Life	202	32.5	22.7-44.2
Satisfied / Very Satisfied with Life	4,216	8.7	7.5-10.1
Physical, Mental, or Emotional Disability	828	13.8	10.4-18.0
No Physical, Mental, or Emotional Disability	3,603	9.0	7.7-10.5
Disability with Special Equipment Needed	227	8.8	4.9-15.2
No Disability with Special Equipment Needed	4,210	9.7	8.5-11.1
Two or More Hours of TV Watched Per Day	3,153	9.9	8.4-11.5
Less Than Two Hours of TV Watched Per Day	1,241	9.0	6.8-11.8
Never Been Tested for HIV (18-64)	3,365	9.2	7.8-10.8
Been Tested for HIV (18-64)	984	10.8	8.2-14.1
Diarrhea in Past 30 Days	695	12.7	9.1-17.6
No Diarrhea in Past 30 Days	3,722	9.1	7.9-10.6
Military Veteran	484	6.2	3.5-10.8
Not a Military Veteran	3,953	10.1	8.8-11.6

Note: \*Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2007

Since 2000, employer based coverage was the most common type of health insurance reported by respondents followed by private plan. Table 39, below, illustrates this.

<b>Table 39</b> <b>Type of Health Insurance, Ages 18-64, 2000-2007</b>								
	2007	2006	2005	2004	2003	2002	2001	2000
<b>Number of Respondents</b>	<b>4,440</b>	<b>4,443</b>	<b>4,656</b>	<b>4,276</b>	<b>3,746</b>	<b>3,468</b>	<b>3,775</b>	<b>3,871</b>
<b>Type of Health Insurance</b>								
Employer Based Coverage	63.3%	64.1%	62.6%	65.2%	65.3%	66.2%	67.3%	66.8%
Private Plan	11.1%	11.3%	12.6%	11.8%	12.5%	13.1%	13.1%	13.5%
The Military, CHAMPUS, TriCare, or the VA	4.9%	3.6%	4.4%	4.3%	3.2%	3.1%	2.5%	2.1%
Medicaid or Medical Assistance	3.7%	4.2%	4.6%	2.5%	3.2%	2.5%	1.9%	1.1%
The Indian Health Service	3.6%	3.0%	3.3%	3.6%	3.3%	3.1%	2.1%	2.2%
Medicare	2.1%	2.0%	2.2%	2.1%	1.3%	1.6%	2.2%	3.9%
Some Other Source	1.6%	1.3%	1.0%	1.2%	1.0%	1.0%	0.9%	0.8%
None	9.7%	10.5%	9.4%	9.3%	10.4%	9.4%	10.0%	9.6%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2007

Table 40, below, displays how long since respondents had a routine checkup and if the respondent had health insurance. The majority of respondents, 67.5 percent, who had health insurance stated they had a routine checkup within the past year.

When comparing respondents who had health insurance to those who did not have health insurance, 67.5 percent of respondents who had health insurance had a routine checkup within the past year while only 38.8 percent of respondents who did not have health insurance had a routine checkup within the past year.

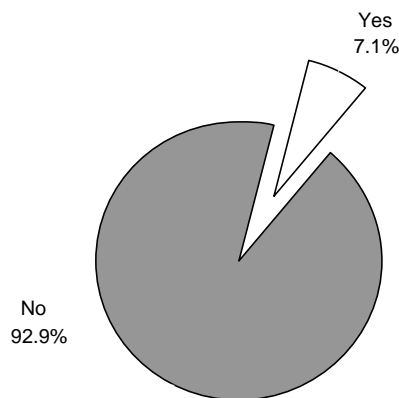
The percent of respondents who did not have health insurance who stated they had a routine checkup five or more years ago was 26.6 percent while only 9.7 percent of respondents who had health insurance had a routine checkup five or more years ago.

<b>Table 40</b> <b>How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2002 and 2004-2007</b>		
	<b>Health Insurance</b>	<b>No Health Insurance</b>
<b>Number of Respondents</b>	<b>19,181</b>	<b>1,873</b>
Within the past year	67.5%	38.8%
Within the past 2 years	14.1%	16.9%
Within the past 5 years	7.2%	12.7%
5 or more years ago	9.7%	26.6%
Never	1.5%	4.9%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2002 and 2004-2007

Figure 32, below, displays the percent of insured respondents, ages 18-64, who were asked if there was a time in the past 12 months when they needed to see a doctor but could not because of the cost. The majority answered no with 92.9 percent.

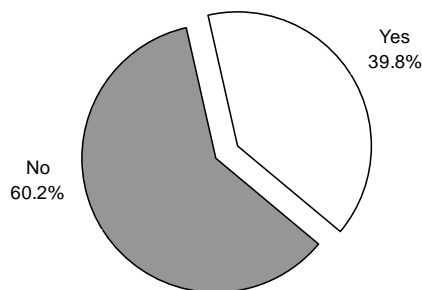
**Figure 32**  
**Percent of Respondents, Ages 18-64, with Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2007**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2007

Figure 33, below, displays the percent of uninsured respondents, ages 18-64, who were asked if there was a time in the past 12 months when they needed to see a doctor but could not because of the cost. The majority answered no with 60.2 percent.

**Figure 33**  
**Percent of Respondents, ages 18-64, with No Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2007**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2007

## CHILDREN'S HEALTH INSURANCE

*Definition: Children, ages 0-17, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicaid, Children's Health Insurance Program (CHIP), or Indian Health Service (IHS).*

### Prevalence of No Health Insurance

- South Dakota 2.8%
- There is no nationwide median for no health insurance for children ages 0-17.

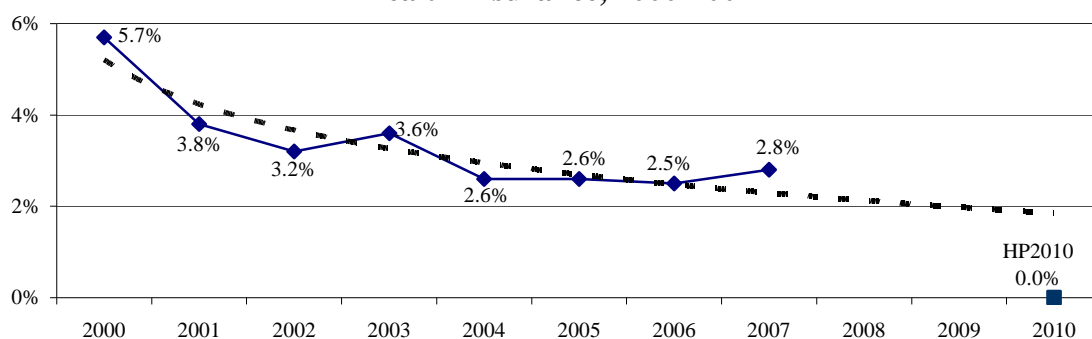
### Healthy People 2010 Objective

*Decrease the proportion of children not insured to 0 percent.*

### Trend Analysis

Overall, the percent of children, ages 0-17, who have no health insurance has been decreasing since 2000. The percent of uninsured children increased slightly from 2.5 percent in 2006 to 2.8 percent in 2007. South Dakota has not met the *Healthy People 2010 Objective* of 0 percent.

**Figure 34**  
**Percent of Children, Ages 0-17, Who Do Not Have Health Insurance, 2000-2007**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2007

### Demographics

<b>Gender</b>	There was no gender difference in children's health insurance status observed from the available data.
<b>Age</b>	Lack of health insurance does not seem to change as the age of the child changes.
<b>Race</b>	There is no racial difference observed from the available data.
<b>Region</b>	The west region demonstrates a very high prevalence of uninsured children, while the southeast and American Indian counties regions show a very low prevalence.
<b>Household Income</b>	Lack of health insurance in children seems to generally decrease as household income increases. This general association does not include children in households with an annual income less than \$20,000. This group of children shows a very low prevalence of uninsured.

<b>Table 41</b> <b>Children, Ages 0-17, Who Do Not Have Health Insurance, 2007</b>			
<b>Demographics</b>	<b># Respondents</b>	<b>% No Health Insurance</b>	<b>95% CI</b>
<b>Total</b>	<b>1,644</b>	<b>2.8</b>	<b>(2.0-3.9)</b>
<b><u>Gender</u></b>			
Male	844	2.9	(2.9-1.8)
Female	800	2.7	(2.7-1.6)
<b><u>Age</u></b>			
0-4	447	2.5	(1.2-4.9)
5-9	421	1.9	(0.9-3.9)
10-14	441	2.5	(1.4-4.5)
15-17	333	4.9	(2.6-9.0)
<b><u>Race</u></b>			
White	1,312	3.0	(2.1-4.2)
American Indian	283	1.9	(0.5-6.7)
<b><u>Region</u></b>			
Southeast	397	1.2	(0.5-3.2)
Northeast	335	3.6	(1.9-6.7)
Central	267	2.3	(0.9-5.3)
West	347	5.6	(3.5-8.9)
American Indian Counties	298	1.3	(0.5-3.4)
<b><u>Household Income</u></b>			
Less than \$20,000	197	1.7	(0.5-5.7)
\$20,000-\$24,999	119	11.9	(6.6-20.5)
\$25,000-\$34,999	184	8.3	(4.1-16.2)
\$35,000-\$49,999	312	2.3	(1.1-4.8)
\$50,000-\$74,999	368	1.4	(0.6-3.1)
\$75,000+	370	0.6	(0.2-1.9)

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2007

Table 42, below, displays the different types of health coverage for respondent's children ages 17 and younger since 2000. The main type of health care coverage for all years was employer based coverage. The percent of employer based coverage decreased from 67.1 percent in 2000 to 61.1 percent in 2007.

<b>Table 42</b> <b>Different Types of Health Coverage for Children, Ages 17 and Under,</b> <b>2000-2007</b>								
	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>
<b>Number of Respondents</b>	<b>1,644</b>	<b>1,889</b>	<b>1,983</b>	<b>1,840</b>	<b>1,724</b>	<b>1,542</b>	<b>1,767</b>	<b>1,758</b>
Employer Based Coverage	61.1%	62.0%	60.1%	62.5%	63.9%	64.5%	68.0%	67.1%
Medicaid, CHIP, or Medical Assistance	19.1%	19.3%	20.0%	15.7%	15.6%	14.7%	10.1%	8.3%
Private Plan	10.6%	9.8%	10.1%	11.1%	11.5%	11.0%	12.2%	11.3%
The Indian Health Service	2.9%	2.6%	2.8%	4.0%	3.0%	3.6%	3.3%	4.1%
The Military, CHAMPUS, TriCare, or the VA	2.5%	2.6%	3.2%	3.1%	1.7%	1.8%	1.1%	1.8%
Medicare	0.6%	0.2%	0.6%	0.2%	0.3%	0.5%	0.7%	0.9%
Some Other Source	0.5%	1.0%	0.6%	0.8%	0.4%	0.6%	0.7%	1.0%
None	2.8%	2.5%	2.6%	2.6%	3.6%	3.2%	3.8%	5.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2007

Table 43, on the next page, illustrates the top reasons children went without health care coverage from 2003-2007. The top three reasons are the cost of premiums with 74.4 percent, high deductibles with 58.5 percent, and loss of someone's employment with 16.6 percent.



<b>Table 43</b> <b>Child Without Health Care Coverage Due to Various Reasons, 2003-2007</b>		
<b>Reasons</b>	<b>Number</b>	<b>Percent</b>
Cost of Premiums	293	74.4%
High Deductibles	290	58.5%
Loss of Someone's Employment	296	16.6%
Don't Believe Coverage is Necessary	284	12.5%
Employer Dropped Coverage	297	7.5%
Health Status	290	1.8%

Note: Number = the number of respondents who gave reasons for no child health care coverage

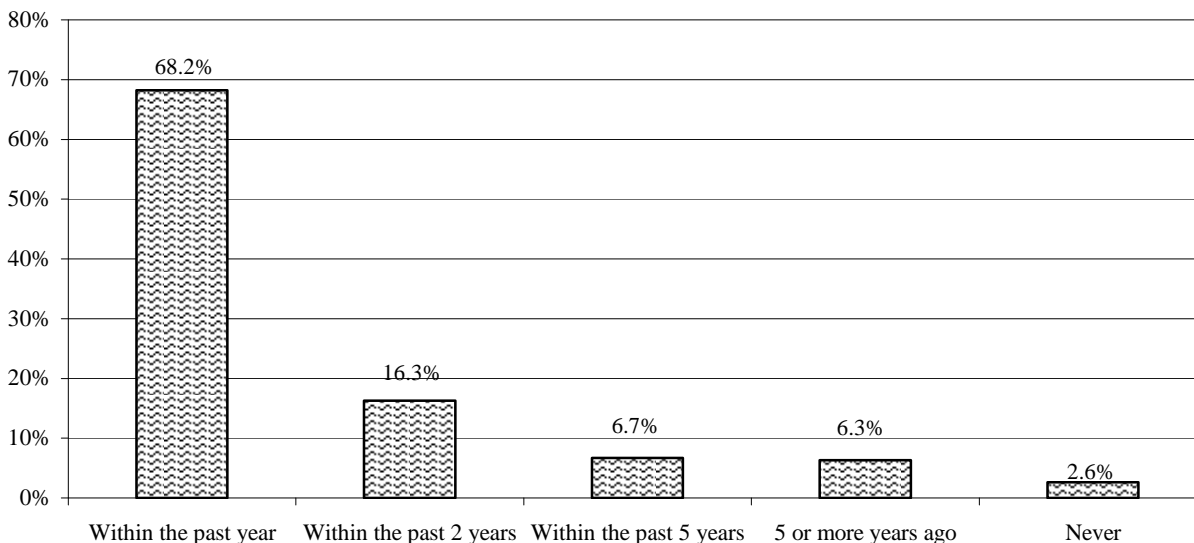
Percent = the percentage of respondents in this grouping

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2003-2007

Of respondents who had uninsured children, 9.1 percent from 2003 to 2007 indicated their children went without medical care when sick or injured when they should have received medical care. From 2003 to 2007, the primary payer for medical care for uninsured children was the parents with 97.3 percent. From 2003 to 2007, 6.1 percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 35, below, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2003 to 2007, the majority of respondents, 68.2 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.

**Figure 35**  
**Length of Time Since Uninsured Child Visited Doctor for a Routine Checkup, 2003-2007**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2003-2007